

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Deborah L. James
 Debtor

Case No. 12-16307-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Oct 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2017.

db Deborah L. James, Kemble Park Apts, 5700 Ogontz Avenue, Apt #407A,
 Philadelphia, PA 19141-1217
 12905202 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 12830841 +FC Funding LLC c/o Flagship Credit Acceptance LLC, P.O. Box 975658, Dallas, TX 75397-5658
 12945076 FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 12832697 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F
 12897989 Ronald G. McNeil, Esquire, 1333 Race Street, Philadelphia, PA 19107-1585

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Oct 27 2017 01:48:00 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2017 01:47:35
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2017 01:47:49 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12934225 EDI: AIS.COM Oct 27 2017 01:43:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 13024173 +EDI: PRA.COM Oct 27 2017 01:43:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12840147 +E-mail/Text: cop@santander.us Oct 27 2017 01:47:21 SOVEREIGN BANK, N.A.,
 SOVEREIGN BANK, N.A., ATTN: BANKRUPTCY DEPARTMENT, 601 PENN STREET,
 MAILCODE: 10-6438-FB4, READING, PA 19601-3544
 12966186 E-mail/Text: philadelphia.bnc@ssa.gov Oct 27 2017 01:47:48 Social Security Administration,
 Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
 12976672 EDI: ECAST.COM Oct 27 2017 01:43:00 eCAST Settlement Corporation, POB 29262,
 New York, NY 10087-9262

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12976673* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

D. TROY SELLARS on behalf of Creditor SOVEREIGN BANK, N.A. D.Troy.Sellars@usdoj.gov
 JEROME B. BLANK on behalf of Creditor SOVEREIGN BANK, N.A, AS SERVICER FOR THE MORTGAGEE OF
 RECORD paeb@fedphe.com
 JEROME B. BLANK on behalf of Creditor SOVEREIGN BANK, N.A. paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor FC Funding LLC c/o Flagship Credit Acceptance LLC
 bkgroupp@kmlawgroup.com, bkgroupp@kmlawgroup.com
 MARIO J. HANYON on behalf of Creditor Sovereign Bank, N.A. F/K/A Sovereign Bank
 paeb@fedphe.com
 RONALD G. MCNEIL on behalf of Debtor Deborah L. James r.mcneill@verizon.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

THOMAS I. PULEO on behalf of Creditor FC Funding LLC c/o Flagship Credit Acceptance LLC
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:					
Debtor 1	Deborah L. James			Social Security number or ITIN	xxx-xx-9579
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 12-16307-mdc					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah L. James

10/26/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.